



**FIG 1** The Claimed Invention

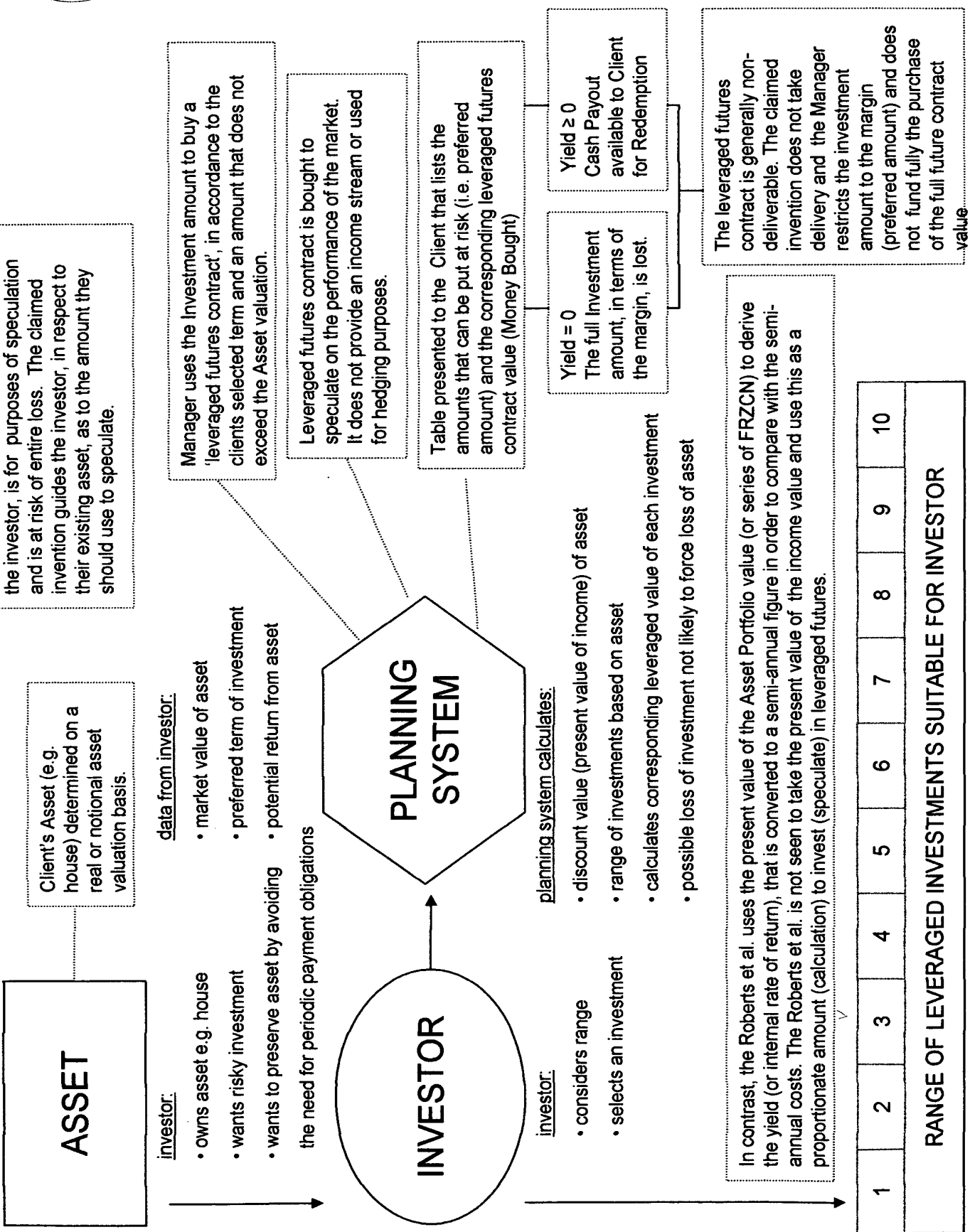
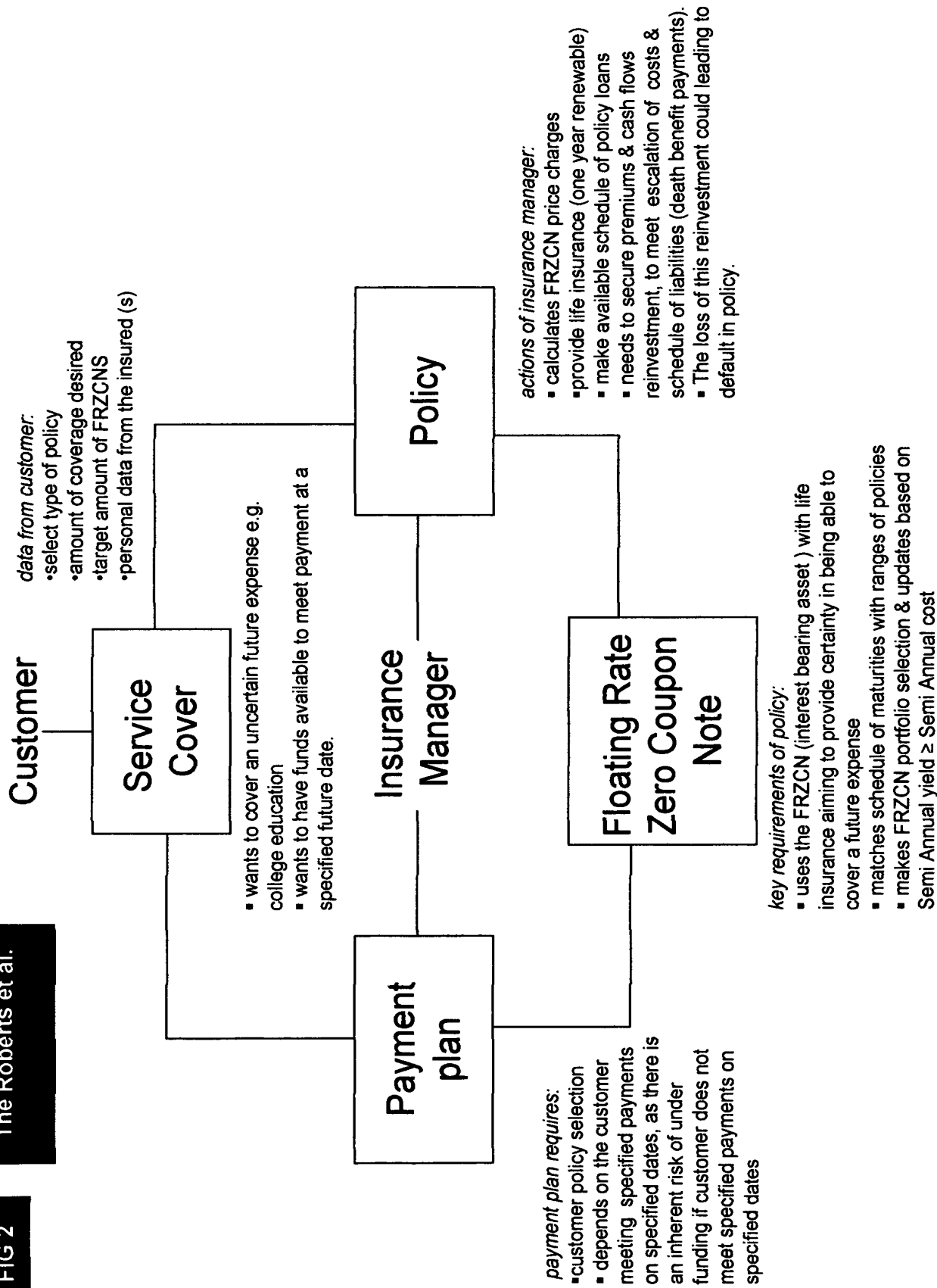


FIG 2

The Roberts et al.



Floating-rate Zero Coupon Note (FRZCN): Debt instrument whose interest payment varies automatically with the rate of inflation or the cost of some specified service or commodity. Its interest payments are automatically reinvested into the Debt Instrument. No periodic coupon is paid over the life of the debt instrument; instead both the principal and the interest are paid at the maturity date.

FIG 2a

The Roberts et al.

